UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

In re: Carrie Ann Rivers			Case No. 19-43575				
			CHAPTER 13 PLAN				
		Orig	ginal	x AMENDED			
	Debtor(s).	Date:	December 14, 2019				
I.	Disclosure of Nonstandard Provisions and Plan's Mod	lificatio	n of Secured Debt:				
	A. Does this plan contain any nonstandard provisions (cl	ed on a		l for the claim			
languag interest	X No ebtor has either not indicated "yes" in the applicable sectice in this plan purporting to limit the amount of a secured cor lien is void. Even if the Debtor indicated "no" in Sectio claim based on a valuation of the collateral for the claim of	laim bas n 1.B or	sed on a valuation of the of Section 1.C, the Debtor	collateral or to avoid a security may seek to limit the amount of a			
II.	Means Test Result and Plan Duration: Debtor is (check one): X a below median income debtor with a 36 month an above median income debtor with a 60 month						
of allow	n's length shall not be less than the Debtor's applicable corred unsecured claims over a shorter period or is modified pength shall automatically be extended up to 60 months after	ost-conf	firmation. If the Debtor is	s below median income, then the			
1II. No	Plan Payments to the Trustee: later than 30 days after the order for relief, the Debtor sha A. AMOUNT: \$ 1767.00 B. FREQUENCY (check one): X Monthly Twice per month Every two weeks Weekly C. TAX REFUNDS: The Debtor (check one): commits all tax refunds to funding the plan. of amount stated above. X does not commit; all tax refunds to funding	Committ	ed refunds shall be paid i	in addition to the plan payment			
	D. PAYMENTS: Plan payments shall be deducted or ordered by the Court.						
	E. OTHER:						

IV. Distribution of Plan Payments by the Trustee:

Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcy law:

- A. ADMINISTRATIVE EXPENSES:
 - 1. Trustee. The percentage set pursuant to 28 USC §586(e).
 - 2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b).
 - 3. The Debtor's Attorney's Fees: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be \$ 4,000.00 . \$ 0.00 was paid prior to filing.

Approved attorney compensation shall be paid as follows (check one):

- a. X Prior to all creditors
- b. Monthly payments of \$
- c. __ All remaining funds available after designated monthly payments to the following creditors: __.
- d. __ Other: __.

If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C.

В.	CURRENT DOMESTIC SUPPORT OBLIGATIONS:				
	Creditor	Monthly amount			
	-NONE-	\$			

C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.

The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%.

For claims secured by personal property, the monthly payment amounts in the plan control.

For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X.

If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes.

1. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence (Interest included in payments at contract rate, if applicable):

Ongoing Payments:

Rank	Monthly Payment		<u>Creditor</u>	<u>Collateral</u>
				2214 Lakemoor Dr. SW Olympia, WA 98512
	Φ.	4 40 - 00		Thurston County
1	\$	1,105.89	Bank of America	Value of home based on Redfin.com
				2214 Lakemoor Dr. SW Olympia, WA 98512
			Sound Legal Partners,	Thurston County
1	\$	50.00	PLLC	Value of home based on Redfin.com

Cure Payments:

	Monthly			A	rrears to be	Intere	est	
Rank	Payment	<u>Creditor</u>	<u>Collateral</u>		Cured	Rate		
1	\$ 400.00	Bank of America	2214 Lakemoor Dr. SW	\$	$24,\overline{000.00}$		0.00	%
			Olympia, WA 98512					

Rank	Monthly Payment	Creditor	<u>Collateral</u>	Aı	rrears to be Cured	Interest Rate
			Thurston County Value of home based on Redfin.com			
1	\$ 46.67	Sound Legal Partners, PLLC	2214 Lakemoor Dr. SW Olympia, WA 98512 Thurston County Value of home based on Redfin.com	\$	2,800.00	0.00 %

2. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured by Real Property Other than the Debtor's Principal Residence:

Ongoing Payments:

<u>Rank</u> <u>M</u>	onthly Payme -N	nt <u>Creditor</u>	<u>Collateral</u>		Interest Rate	<u>%</u>
Cure Payments	s:					
	Monthly	G III		Arrears to be	Interest	
Rank	Payment	<u>Creditor</u>	<u>Collateral</u>	<u>Cured</u>	<u>Rate</u>	
\$		-NONE-		\$		%

3. Payments on Claims Secured by Personal Property:

a. 910 Collateral.

The Trustee shall pay the contract balance stated in the allowed proof of claim for a purchase-money security interest in any motor vehicle acquired for the personal use of the Debtor within 910 days preceding the filing date of the petition or in other personal property acquired within one year preceding the filing date of the petition as specified below. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

<u>Rank</u>	Monthly Payment	Creditor	<u>Collateral</u>	Pre-Confirmation Adequate Protection Monthly Payment	Interest <u>Rate</u>	
	\$	-NONE-		\$		%

b. Non-910 Collateral.

The Trustee shall pay the value of collateral stated in the proof of claim, unless otherwise provided in Section X or ordered following a timely objection to a proof of claim or in an adversary proceeding, for a security interest in personal property which is non-910 collateral. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

	3.6 411			ebtor's		Pre-Confirmation	~ +	
	Monthly		V	alue of		Adequate Protection	on Interest	
Rank	Payment	Creditor	Col	llateral	Collateral	Monthly Payme	ent Rate	
	\$	-NONE-	\$			\$		%

- D. PRIORITY CLAIMS: Payment in full, on a pro rata basis, of filed and allowed claims entitled to priority in the order stated in 11 U.S.C. § 507(a).
- E. NONPRIORITY UNSECURED CLAIMS: No funds shall be paid to nonpriority unsecured creditors until all [Local Bankruptcy Form 13-4, eff. 12/17]

	secured, administrative and priority unsecured creditors are paid in full, provided that no claim shall be paid before it is due. The Trustee shall pay filed and allowed nonpriority unsecured claims as follows (check one):							
	100% At least \$0.00							
	The Trustee shall pay the foll claims:	lowing specially classified	nonpriority unsecured cla	ims prior to other no	onpriority unsecured			
Rank	<u>Creditor</u> -NONE-	Amount of Claim \$	Percentage to be Paid	Reason for Sp	ecial Classification			
	Direct Payments to be made lowing claims shall be paid directive no payments from the Tr	ectly by the Debtor according ustee. (Payment stated shall	ing to the terms of the corl not bind any party.)	ntract or support or v	withholding order, and			
Credit		Current Mo	onthly Support Obligation	Month \$	aly Arrearage Payment			
	B. OTHER DIRECT P.	AYMENTS:						
Credit US De	or partment of Housing	Nature of Debt First Mortgage		nount of Claim 68,199.00	Monthly Payment \$ 0.00			

VI. **Secured Property Surrendered:**

The secured property described below will be surrendered to the following named creditors on confirmation.

The Debtor requests that upon confirmation, each creditor (including successors and assigns) to which the Debtor is surrendering property pursuant to this section be granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) to enforce its security interest against the property including taking possession and sale.

Creditor -NONE-

Property to be Surrendered

VII. **Executory Contracts and Leases:**

The Debtor will assume or reject executory contracts or unexpired leases as specified below. Assumption will be by separate motion and order, and any cure and/or continuing payments will be paid directly by the Debtor under Section V, unless otherwise specified in the plan. Any executory contract or unexpired lease not assumed pursuant to 11 U.S.C § 365(d) is rejected. If rejected, upon confirmation the creditor is granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) with respect to the property which is the subject of the rejected contract or lease, and any allowed unsecured claim for damages shall be paid under Section IV.E.

Contract/Lease -NONE-

Assumed or Rejected

Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$ 0.00 . To obtain a discharge, the Debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. §§ 1325(a)(4) and 726(a)(5), interest

[Local Bankruptcy Form 13-4, eff. 12/17]

on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of __ % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

- A. Second mortgage to US Dept. of Housing is not due until 2047 and shall not be paid or due during the life of the Plan.
- B. This Amended Plan will cure the arrears of the first payment due December 6, 2019. Payments from January 6, 2020 forward shall pay \$10.00 per month towards the ongoing payment and the remainder towards the Plan arrears until such time as the arrears are paid at which time the ordinary Plan payments shall resume.

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ Ellen Ann Brown	/s/ Carrie Ann Rivers	December 14, 2019
Ellen Ann Brown 27992	Carrie Ann Rivers	Date
Attorney for Debtor(s)	DEBTOR	
December 14, 2019		
Date	DEBTOR	Date